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L3: Entry 1 of 1

File: PGPB

Jan 23, 2003

DOCUMENT-IDENTIFIER: US 20030018497 A1

TITLE: Online method for binding automatic type reinsurance

Summary of Invention Paragraph:

[0008] Facultative automatic reinsurance agreements also typically permit a primary reinsurer to try to obtain reinsurance coverage for a policy under the automatic agreement even though it does not meet all of the established criteria. The process for doing so, is often referred to as making a request for special acceptance. In such a situation, the cedant submits to the reinsurance underwriter information and remarks to support its request for the special acceptance of the primary insurance policy under the facultative automatic agreement even though not all of the reinsurance criteria are met. The underwriter can accept or deny such a request. The process for doing so typically involves written correspondence, faxes and phone calls.

Brief Description of Drawings Paragraph:

[0033] FIG. 10 is a diagrammatic view of a detailed cession screen accessible by a cedant to capture information regarding a cession to be submitted to the reinsurer for automatic coverage under an automatic agreement as generally shown in FIG. 9 and to initiate a request for granting of a special acceptance for a cession whose policy and ceding terms do not meet established reinsurance criteria.

Detail Description Paragraph:

[0043] Process Overview: The computer program run on the processor generally operates to provide three separate and primary functions; agreement profiling, cession processing and bordereau processing. As will be discussed in more detail, the program generates screens which permit the capture of, manipulation of and viewing of data to permit agreement profiling, cession processing, bordereau processing and other functions provided by the computer system 15. In general, agreement profiling comprises inputting into the system 15 identifying information and reinsurance criteria regarding a facultative automatic agreement entered into between the cedant and the reinsurer. Cession processing comprises inputting into the system 15 policy and ceding terms for specific policies or cessions to be reinsured pursuant to a particular facultative automatic agreement. Cession processing also includes auditing the policy and ceding terms of a cession to confirm compliance with the reinsurance criteria established under the agreement and procedures for obtaining special acceptances for reinsurance of cessions which do not meet all of the reinsurance criteria. Bordereau processing generally comprises generating and submitting bordereaux to report cessions to be reinsured per the facultative automatic agreement.

CLAIMS:

1. A process for a reinsurer to facilitate administration of a facultative automatic reinsurance agreement between a cedant and a reinsurer using a computer system, said process comprising the steps of: entering into a database in said computer system reinsurance criteria for insurance policies for which said reinsurer will agree to automatically provide reinsurance for each of said policies

which is included on a report submitted to said reinsurer through said computer system; providing access to said database to said cedant; instructing said cedant to enter into said database, terms for each policy it intends to submit on said report pursuant to said agreement; e) upon entering into said database by said cedant of terms for one of said policies, comparing said terms versus said reinsurance criteria; and preventing any of said policies, for which said terms do not comply with said reinsurance criteria from being included on a report to be submitted to said reinsurer for coverage under said reinsurance agreement.

2. A process for a reinsurer to facilitate the submission of bordereaux using a computer system, each bordereau including a listing of policies to be covered under a facultative automatic reinsurance agreement, said process comprising the steps of: entering into an agreement with a cedant establishing reinsurance criteria for insurance policies for which said reinsurer will agree to automatically provide reinsurance for said policies which are included on a bordereau submitted to said reinsurer; entering into a database in said computer system said reinsurance criteria; providing access to said database to a cedant; instructing said cedant to enter into said database, terms for each policy it intends to submit on a bordereau pursuant to said agreement; upon submission by said cedant of terms for one of said policies, comparing said terms versus said reinsurance criteria; if in said comparison step, said terms comply with said reinsurance criteria, permitting said policy to be incorporated by said system on a bordereau; if in said comparison step, said terms do not comply with said reinsurance criteria, said computer system sending a message to said cedant noting the terms that do not comply with said reinsurance criteria and instructing said cedant to correct any errors in said terms entered in said database or submit a request that said reinsurer cover said policy under said agreement despite the non-compliance of said terms with said reinsurance criteria.

8. The computer program as in claim 4 wherein if the program determines that the policy and ceding terms of a selected individual insurance policy do not comply with said reinsurance criteria, said program sends to said cedant an electronic message identifying the policy and ceding terms which do not comply with said reinsurance criteria and instructing said cedant to correct any errors in said policy and ceding terms entered in said database or to submit a request that said reinsurer cover the selected individual insurance policy under said reinsurance agreement despite the non-compliance of said policy and ceding terms with said reinsurance criteria.

10. The computer program as in claim 9 wherein if the program determines that the policy and ceding terms of said selected individual insurance policy do not comply with said reinsurance criteria, said program sends to said cedant an electronic message identifying the policy and ceding terms which do not comply with said reinsurance criteria and instructing said cedant to correct any errors in said policy and ceding terms entered in said database or to submit a request that said reinsurer cover the selected individual insurance policy under said reinsurance agreement despite the non-compliance of said policy and ceding terms with said reinsurance criteria.

13. A process for preparing a bordereau for submission to a reinsurer using a computer system, said bordereau comprising a listing of individual policies to be covered under a facultative automatic reinsurance agreement, said facultative automatic reinsurance agreement establishing reinsurance criteria with which policy and ceding terms of each of said individual policies must comply for coverage under said facultative automatic agreement, said process comprising the steps of: accessing a database in said computer system into which said reinsurance criteria has been entered entering into said database, policy and ceding terms for each policy intended by said cedant to be included in said listing on said bordereau; causing the computer system to compare said policy and ceding terms entered into said database for each policy versus said reinsurance criteria to determine if said

policy and ceding terms comply with said reinsurance criteria; generating through said computer system a bordereau including a listing of each of said policies in which said policy and ceding terms comply with said reinsurance criteria.

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